

Important Insurance Information for International Students

The English Language Center pre-approves policies from AETNA and AIG.

Old Dominion University requires every F-1 student to purchase health insurance. This helps protect you against the high cost of health care. The ELC will continue to take outside insurance as long as all of the items on ODU's insurance compliance form are met. For more information on insurance compliance go to: <http://studentaffairs.odu.edu/iss/forms/InsCompliance.pdf>

Policy from AETNA

AETNA (ISSI)

Website: www.studentinsure.com/va

Monthly cost: \$68

Max. payout (lifetime): \$200,000

Max. payout (per accident or illness): \$100,000

Deductible (per accident or illness): \$75

Physician Network

To maximize any out-of-pocket expenses, it is best to be sure your physician is affiliated with the insurance provider's Preferred Provider Coverage. Your physician will know if s/he is affiliated.

Medical expenses are payable as follows:

Preferred Care

80% of the negotiated charge up to \$3,500 per accident or sickness and

100% of the negotiated charge thereafter.

Student Health Center

Coverage for services at Student Health Center: 100%, which includes prescription drugs, with no co-pay/deductible, including oral contraceptives

(NOTE: The Student Health Center does not bill your insurance company. You will have to prepare a claim form and send it with all receipts from the Student Health Center in order to get your funds reimbursed.)

Pre-Existing Conditions

Pre-existing conditions are not covered for the first six months following the enrollment date of coverage, and may only relate to a condition for which medical advice, diagnosis, care or treatment was recommended or received within the six month period ending on the enrollment date.

Policy from AIG

AIG (Premier Virginia)

Website:

www.rustinternational.com/pvenrollment

Monthly cost: \$65

Max. payout (per accident or illness): \$100,000

Deductible (per accident or illness): \$75

The deductible is waived if treatment is initially rendered at or referred by the Student Health Center.

Physician Network

If your physician is not a member of the network of approved providers for the insurance company, the policy will pay 60%. Your physician will know if s/he is affiliated.

Pre-Existing Conditions

Pre-existing conditions, are not covered for the first 6 months prior to the effective date of your insurance for any illness which was contracted or which manifested itself, or for which treatment or medication was prescribed.

Disclaimer:

OLD DOMINION UNIVERSITY IS NOT A PARTY TO ANY CONTRACT WITH ANY INSURANCE COMPANY. YOU ALONE NEED TO MAKE DECISIONS AS TO WHETHER TO ENTER INTO ANY CONTRACT. YOUR CONTRACT IS WITH THE INSURANCE COMPANY AND NOT THE UNIVERSITY. THE UNIVERSITY HAS REVIEWED THE PROPOSALS; HOWEVER, YOU SHOULD REVIEW THE ACTUAL CONTRACT BEFORE MAKING A FINAL DECISION BASED ON YOUR OWN OBSERVATIONS.